The Chuo Mitsui Trust and Banking Company, Limited

33-1,Shiba 3-chome,Minato-ku,Tokyo 105-8574,Japan TEL: (03) 5232-3331 TELEX:TRUSTMIT J26397 SWIFT Address:MTRBJPJT

Office of International Corporate Finance Division of Corporate Finance Securities and Exchange Commission 450 Fifth Street, N.W. Washington D.C. 20549 RECEIVED

November 25, 2005

2005 NOY 29 P 12: 55

OFFICE OF INTERNATIONAL CORPORATE FINANCE



The Chuo Mitsui Trust and Banking Company, Limited Information Furnished Pursuant to 12g3-2(b) Under the Securities Exchange Act of 1934

File No.82-4677

SUPPL

Ladies and Gentlemen:

The Chuo Mitsui Trust and Banking Company, Limited, a bank organized as a joint stock company under the law of Japan (the "Bank"), pursuant to Rule 12g3-2(b) under the Securities and Exchange Act of 1934, as amended (the "Act"), hereby furnishes the following press release documents to the Commission:

BUSINESS RESULTS FOR THE 1ST HALF OF FISCAL YEAR 2005

All information and documents submitted herewith are being furnished under Rule 12g3-2(b)(1) with the understanding that such information and documents will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that neither this letter nor the furnishing of such information and documents shall constitute an admission for any purpose that the Bank is subject to the Act.

Please acknowledge receipt of this letter by stamping the enclosed copy and returning it.

Yours very truly,

For and on behalf of

The Chuo Mitsui Trust & Banking Co., Ltd.

Nobuaki Minei Senior Manager

Settlement Administration Department

Phone: 81-3-5232-1056 Facsimile: 81-3-5232-4479 PROCESSED

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Business Results for the First Half of Fiscal Year Ended September 30, 2005 < Consolidated ECEIVED

33-1, Shiba 3-chome, Minato-ku, Tokyo 105-8574 Japan Listed Stock Exchanges Tokyo, Osaka, Nagoya

Stock Code Number: 8309

(URL: http://www.mitsuitrust-fg.co.jp/)

Date of Board of Directors' Meeting: November 24, 2005

President: Kiichiro Furusawa

2005 NOV 29 P 12: 55

OFFICE OF INTERNATIONAL CORPORATE FINANCE

1. Business Results for the 1st Half of Fiscal Year 2005 (from April 1, 2005 to September 30, 2005)

(1)Business Results

<Note>Amounts less than one million yen are omitted.

	Ordinary Income	year on year change)	Ordinary Profits	(year on year change)	Net Income	(year on year change)
	yen in mill	ons %	yen in n	nillions %	yen in r	nillions %
1st Half '05	223,757	-8.5	67,681	-11.4	58,671	66.1
1st Half '04	244,416	0.5	76,414	59.2	35,318	57.3
'04	510,911		157,408		94,036	

	Net Income per Common Share	Net Income per Common Share(Diluted)
	yen	yen
1st Half '05	71.30	32.71
1st Half '04	42.92	19.69
'04	107.86	52.43

Note: 1. Net Income(loss) from Unconsolidated Entities by Equity Method 1st Half of Year Ended September 30,2005: 276million yen

1st Half of Year Ended September 30,2004 : 440million yen

The Year Ended March 31, 2005

: 724million yen

2. Average Number of Common Shares Outstanding 1st Half of Year Ended September 30,2005 :

822,823,946 shares

1st Half of Year Ended September 30,2004 : The Year Ended March 31, 2005 : 822,846,731 shares

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822,917,013 shares

(2)Financial Position

	Total Assets	Net Capital	Net Capital Ratio	Net Capital per Common Share	Consolidated BIS Ratio (uniform domestic standa	
	yen in millions	yen in millions	%	yen		%
1st Half '05	13,294,771	704,679	5.3	331.10	preliminary 11.01	ŀ
1st Half '04	13,119,772	496,041	3.8	77.51	10.03	
'04	13,431,441	606,611	4.5	205.49	10.34	

Note: Number of Common Shares Issued at 1st Half of Year Ended September 30 2005 :

822,807,535 shares

1st Half of Year Ended September 30 2004 :

823,036,460 shares

The Year Ended March 31,2005

822,830,932 shares

(3)Cash Flow Position

			Net Cash from Financing Activities	Cash and Cash Equivalents at the End of Period
1 . 17 10 105	yen in millions	yen in millions	yen in millions	•
1st Half '05 1st Half '04	-350,585 -15.969	321,901 -68,369	-18,787 -47.426	400,486 325,859
'04	310.097	-231,703	-88,032	448.014

(4)Basis of Consolidation

Number of Consolidated Subsidiaries:

27

Number of Unconsolidated Subsidiaries Accounted for Equity Method:

2

(5) Change in Number of Subsidiaries and Affiliates

Number of Affiliates Accounted for Equity Method:

Consolidated Subsidiaries: -

Affiliates Accounted for Equity Method :-

2. Estimate for This Fiscal Year (from April 1, 2005 to March 31, 2006)

Ordinary Income		Net Income	
 yen in millions	yen in millions	yen in millions	

Mitsui Trust Holdings, Inc. Consolidated Balance Sheets

(Banking Account)		_		(yen in millions
	1st Half '05 (A)	1st Half '04 (B)	(A)-(B)	'04(C)	(A)-(C)
Assets					
Cash and Due from Banks	422,904	384,427	38,476	509,803	-86,89
Call Loans and Bills Bought	30,524	4,041	26,483	12,010	18,5
Receivables under Resale Agreements	20,899	900	19,999	900	
Receivables under Securities Borrowing Transactions	168,738	207,403	-38,665	53,750	114,98
Monetary Claims Bought	114,068	1		116,341	-2,2
Trading Assets	22,352	I		29,249	-6,89
Money Held in Trust	12,526		1	11,785	
Investment Securities	3,799,492	3,869,985		4,006,293	-206,80
Loans and Bills Discounted	7,060,065	7,187,400	-127,334	7,144,578	-84,5
Foreign Exchanges	878	917	-39	1,881	-1,00
Other Assets	365,352	373,545	-8,192	373,165	-7,8
Premises and Equipment	218,798	228,327	-9,529	220,823	-2,02
Deferred Tax Assets	224,917	249,120	-24,202	236,157	-11,24
Goodwill	9,038	- 13,120	9,038	9,111	
Customers' Liabilities for Acceptances and Guarantees	894,732	553,256	1	771,790	122,94
Reserve for Possible Loan Losses	-70,517	-83,467	12,950	-66,200	-4,3
Total Assets	13,294,771	13,119,772	174,998	13,431,441	-136,67
Liabilities	10,27 1,771	20,222,772	27 1,220	20,102,712	100,0
Deposits	8,880,791	8,891,374	-10,583	8,729,578	151,21
Negotiable Certificates of Deposit	225,140	154,230	'	208,010	1
Call Money and Bills Sold	203,607	221,357	-17,750	325,231	-121,62
Payables under Repurchase Agreements	10,792	221,007	10,792	49,999	1
Payables under Securities Lending Transactions	602,303	794,772	-192,468	875,826	
Trading Liabilities	4,054	6,541	-2,487	8,226	
Borrowed Money	165,403	276,071	-110,667	174,072	-8,66
Foreign Exchanges	3	7	-3:	36	
Bonds and Notes	209,820	138,541	71,279	199,675	
Convertible Bonds and Notes	231	456	-225	381	-1:
Payable to Trust Account	1,120,635	1,288,528	-167,893	1,239,126	-118,49
Other Liabilities	145,350	181,943	-36,593	118,757	26,5
Reserve for Employees' Bonus	3,080	2,911	168	3,053	20,5
Reserve for Employee Retirement Benefits	1,667	1,348	319	1,567	10
Reserve for Expenses Related to EXPO 2005 Japan	110	66	43	89	
Deferred Tax Liabilities	16,058	6,177	9,880	12,914	3,14
Goodwill	10,030	1,227	-1,227	12,714	3,1
Acceptances and Guarantees	894,732	553,256	341,475	771,790	122,94
Total Liabilities	12,483,782	12,518,813	-35,030	12,718,338	-234,5
Minority Interest	12,405,702	12,310,013	-55,050	12,710,550	-234,5.
Minority Interest	106,309	104,917	1,391	106,492	-18
Stockholders' Equity	100,507	104,717	1,071	100,472	-10
Capital Stock	261,579	261,467	112	261,504	
Capital Surplus	126,247	126,122	125	126,171	•
Retained Earnings	213,565	102,750	110,815	161,516	52,04
Revaluation Reserve for Land, Net of Taxes	-15,523	-14,762	-760	-14,810	-7:
Net Unrealized Gains on Securities Available for Sale,	120,415	21,594	98,820	73,591	46,82
Net of Taxes Foreign Currency Translation Adjustments	-666	-649	-16	-610	-
Treasury Stock	-938	-649 -480	-458	-752	
			~		-18
Total Stockholders' Equity	704,679	496,041	208,637	606,611	98,00
Total Liabilities , Minority Interest in Consolidated Subsidiaries and Stockholders' Equity	13,294,771	13,119,772	174,998	13,431,441	-136,67

Mitsui Trust Holdings, Inc. Consolidated Statements of Income

(Banking Account)

(yen in millions)

	1st Half '05 (A)	1st Half '04 (B)	(A)-(B)	'04(C)
Ordinary Income	223,757	244,416	-20,659	510,911
Trust Fees	37,540	49,590	-12,049	89,157
Interest Income	72,914	73,964	-1,049	159,988
Interest on Loans and Bills Discounted	43,458	51,085	-7,626	103,096
Interest and Dividends on Investment Securities	25,003	21,821	3,181	53,558
Fees and Commissions Received	58,130	47,524	10,606	99,341
Trading Revenue	2,336	4,853	-2,517	7,793
Other Operating Income	10,832	21,630	-10,797	74,841
Other Income	42,002	46,854	-4,851	79,788
Ordinary Expenses	156,076	168,002	-11,926	353,503
Interest Expenses	23,010	23,646	-635	46,598
Interest on Deposits	8,715	10,467	-1,752	19,725
Fees and Commissions Paid	7,472	8,535	-1,063	16,168
Trading Expenses	-	465	-465	737
Other Operating Expenses	10,916	22,160	-11,244	56,369
General and Administrative Expenses	63,685	63,734	-48	127,266
Other Expenses	50,991	49,461	1,530	106,364
Ordinary Profits	67,681	76,414	-8,732	157,408
Extraordinary Profits	1,317	2,354	-1,037	2,970
Extraordinary Losses	1,078	5,292	-4,214	10,191
Income before Income Taxes	67,920	73,476	-5,556	150,188
Provision for Income Taxes	5,453	2,749	2,703	5,485
Deferred Income Taxes	692	31,858	-31,166	44,502
Minority Interests in Net Income	3,103	3,549	-445	6,163
Net Income	58,671	35,318	23,352	94,036

<note> Amounts less than one million yen are omitted.

Mitsui Trust Holdings,Inc.
Consolidated Statements of Capital Surplus and Retained Earnings

(Banking Account)

(ven in millions)

(Banking Account) (yen in million					
	1st Half '05 (A)	1st Half '04 (B)	(A)-(B)	'04(C)	
Capital Surplus:					
Balance of Capital Surplus at Beginning of the Period	126,171	125,802	369	125,802	
Increase of Capital Surplus	75	319	-243	369	
Conversion of Bonds with Warrants	75	5	70	42	
Gains on Disposal of Treasury Stocks	0	314	-313	326	
Balance of Capital Surplus at End of the Period	126,247	126,122	125	126,171	
Retained Earnings:					
Balance of Retained Earnings at Beginning of the Period	161,516	74,732	86,783	74,732	
Increase of Retained Earnings	59,384	35,344	24,039	94,110	
Net Income	58,671	35,318	23,352	94,030	
Transfer from Revaluation Reserve for Land, Net of Taxes	713	26	686	74	
Decrease of Retained Earnings	7,335	7,326	8	7,32	
Dividends	7,335	7,326	8	7,32	
Balance of Retained Earnings at End of the Period	213,565	102,750	110,815	161,51	

<Note>Amounts less than one million yen are omitted.

Consolidated Statements of Cash Flows

(Banking Account) (yen in millions)

	1st Half '05 (A)	1st Half '04 (B)	(A)-(B)	'04(C)
I . Cash Flows from Operating Activities :				
Net Income Before Income Taxes and Minority Interests	67,920	73,476	-5,556	150,188
Depreciation and Amortization	22,955	22,754	201	47,227
Impairment Loss	519	-	519	-
Amortization of Negative Goodwill	72	-	72	483
Equity in Earnings of affiliates	-276	-440	163	-724
Provision for Reserve for Possible Loan Losses	4,317	-15,897	20,214	-33,191
Provision for Reserve for Employees' Bonus	27	-81	108	-34
Provision for Employee Retirement Benefits	100	-70	170	-262
Provision for Expenses Related to EXPO 2005 Japan	20	21	-0	44
Accrued Interest and Dividend Income	-72,914	-73,964	1,049	-159,988
Accrued Interest Expenses	23,010	23,646	-635	46,598
Investment Securities Losses (Gains)	-3,607	-8,393	4,785	-6,343
Losses (Gains) on Money Held in Trust	-74	166	-240	49
Foreign Exchange Losses (Gains)	-23,866	-14,854	-9,012	-8,723
Losses (Gains) on Sales of Premises and Equipment	500	896	-395	1,273
Net Decrease (Increase) in Trading Assets	6,896	-5,968	12,865	-8,144
Net Increase (Decrease) in Trading Liabilities	-4,172	2,243	-6,416	3,928
Net Decrease (Increase) in Loans and Bills Discounted	84,512	2,552	81,960	45,374
Net Increase (Decrease) in Deposits	151,213	-9,166	160,379	-170,962
Net Increase (Decrease) in Negotiable Certificates of Deposits	17,130	-61,300	78,430	-7,520
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowings)	4,330	-25,925	30,256	-27,923
Net Decrease (Increase) in Interest-Earning Deposits in Other Banks	39,371	5,724	33,646	2,504
Net Decrease (Increase) in Call Loans and Others	-36,341	-37,563	1,222	-57,156
Net Increase (Decrease) in Deposit for Securities Borrowing Transactions	-114,988	-172,976	57,988	-19,323
Net Increase (Decrease) in Call Money and Others	-160,830	-96,659	-64,170	57,213
Net Increase (Decrease) in Deposit for Securities Lending Transactions	-273,522	376,589	-650,112	457,644
Net Decrease (Increase) in Foreign Exchanges (Assets)	1,002	5,795	-4,792	4,832
Net Increase (Decrease) in Foreign Exchanges (Liabilities)	-33	-21	-11	7
Net Increase (Decrease) in Payable to Trust Account	-118,490	-54,571	-63,919	-103,973
Interest and Dividends Received	75,057	77,511	-2,454	164,231
Interest Paid	-24,371	-28,629	4,258	-53,476
Other	-14,713	5,705	-20,418	-4,531
Subtotal	-349,245	-9,400	-339,845	319,319
Income Taxes Paid	-1,340	-6,569	5,229	-9,222
Net Cash from Operating Activities	-350,585	-15,969	-334,615	310,097

<Note>Amounts less than one million yen are omitted.

	1st Half '05 (A)	1st Half '04 (B)	(A)-(B)	'04(C)
II . Cash Flows from Investing Activities :				
Purchases of Investment Securities	-1,414,013	-3,626,512	2,212,498	-6,379,365
Sales of Investment Securities	729,278	1,544,282	-815,004	2,853,137
Redemptions of Investment Securities	1,021,554	2,019,260	-997,706	3,319,477
Increase in Money Held in Trust	-239	-580	341	-580
Decrease in Money Held in Trust	- 1	5,356	-5,356	5,629
Purchases of Premises and Equipment	-16,206	-14,914	-1,292	-27,561
Proceeds from Sales of Premises and Equipment	1,528	4,738	-3,209	7,579
Purchases of Stocks of Subsidiaries	i -	-	-	-10,019
Net Cash from Investing Activities	321,901	-68,369	390,270	-231,703
III. Cash Flows from Financing Activities				
Increase in Subordinated Borrowings	-	20,000	-20,000	35,000
Decrease in Subordinated Borrowings	-13,000	-60,000	47,000	-175,000
Proceeds from Subordinated Bonds and Convertible Bonds	5,000	-	5,000	161,247
Redemption of Subordinated Bonds and Convertible Bonds	-	-	-	-100,000
Proceeds from Minority Interests	-	-		150
Dividends Paid	-7,335	-7,326	-8	-7,326
Dividends Paid to Minority Interests	-3,267	-2,852	-414	-4,592
Increase in Treasury Stock	-186	-404	217	-698
Decrease in Treasury Stock	1	3,156	-3,154	3,186
Net Cash from Financing Activities	-18,787	-47,426	28,639	-88,032
IV. Effect of Exchange Rate Changes on Cash and Cash Equivalents	-55	105	-161	134
V. Net Increase in Cash and Cash Equivalents	-47,527	-131,659	84,132	-9,504
VI. Cash and Cash Equivalents at the Beginning of the Period	448,014	457,518	-9,504	457,518
VII. Cash and Cash Equivalents at the End of the Period	400,486	325,859	74,627	448,014

<Note>Amounts less than one million yen are omitted.



Business Results for the First Half of Fiscal Year Ended September 30, 2005 <Non-Consolidated>

33-1, Shiba 3-chome, Minato-ku, Tokyo 105-8574 Japan

Listed Stock Exchanges: Tokyo, Osaka, Nagoya

Stock Code Number: 8309

(URL http://www.mitsuitrust-fg.co.jp/)

Date of Board of Directors' Meeting:

November 24, 2005

President: Kiichiro Furusawa

1. Business Results for the 1st Half of Fiscal Year 2005 (from April 1, 2005 to September 30, 2005)

(1)Business Results

<Note>Amounts less than one million yen are omitted.

	Operating Income	(year on year change)	Operating Profit	S (year on year change)	Ordinary Profits	S (year on year change)	Net Income	(year on year change)
	yen in million	ns %	yen in milli	ons %	yen in millio	ns %	yen in mil	lions %
1st Half '05	24,626	-45.8	21,939	-45.0	21,867	-44.9	21,790	-45.1
1st Half '04	45,446	267.0	39,867	448.9	39,700	455.9	39,678	466.4
'04	48,976		38,293		37,997		37,953	

	Net Income per Common Share
	yen
1st Half '05	26.48
1st Half '04	48.20
'04	39.70

Note: 1.Average Number of Common Shares Outstanding

1st Half of Year Ended September 30,2005

822,823,946 shares

1st Half of Year Ended September 30,2004

823,170,379 shares

The Year Ended March 31,2005

823,087,885 shares

(2)Dividend Payment per Common Share

	Interim Dividend per Share	Annual Dividend per Share
	yen	yen
1st Half '05	0.00	-
1st Half '04	0.00	-
'04	-	2.50

(3)Financial Position

	Total Assets	Net Capital	Net Capital Ratio	Net Capital per Common Share	
	yen in millions	yen in millions	%	yen	
1st Half '05	672,409	567,585	84.4	164.48	
1st Half '04	860,054	555,104	64.5	149.26	
'04	658,142	553,165	84.0	140.54	

Note: 1 Number of Common Shares Issued at 1st Half of Year Ended September 30,2005

822,807,535 shares

1st Half of Year Ended September 30,2004

: 823,067,754 shares

The Year Ended March 31,2005

: 822,830,932 shares

2. Number of Treasury Shares at 1st Half of Year Ended September 30,2005 1,537,678 shares

1st Half of Year Ended September 30,2004

1,072,917 shares

The Year Ended March 31,2005

1,377,919 shares

2. Estimate for This Fiscal Year (from April 1, 2005 to March 31, 2006)

	Operating	Ordinary	Net Income	Dividend Payment per Common Share			
	Income	Profits	Net income	Year-end			
	yen in millions	yen in millions	yen in millions	yen	yen		
Annual	25,000	20,000	20,000	4.00	4.00		

Estimate of Net Income per Common Share:

17.89 yen

The above estimate is based on information available at this moment and plan. Actual result may differ from the estimate, depending on future events.

Non-consolidated Balance Sheets

(yen in millions)

					yen in millions)
	1st Half '05(A)	1st Half '04(B)	(A)-(B)	'04 (C)	(A)-(C)
Assets					
Current Assets	38,725	26,886	11,839	25,021	13,704
Cash and Due from Banks	33,794	16,928	16,866	15,780	18,014
Income Taxes Refundable	4,697	8,592	-3,895	8,898	-4,201
Other Current Assets	233	1,365	-1,131	341	-108
Non-current Assets	633,641	833,032	-199,391	633,035	605
Tangible Fixed Assets	0	0	-0	0	-0
Intangible Fixed Assets	0	1	-0	0	-0
Investments	633,639	833,030	-199,390	633,033	606
Investments(Stocks)	667	78	589	78	589
Investments in Subsidiaries(Stocks)	632,183	631,958	225	632,033	150
Investments in Subsidiaries(Bonds)	-	100,000	-100,000	-	-
Investments in Subsidiaries(Convertible Bonds)	231	456	-225	381	-150
Long-term Loans to Subsidiaries	-	100,000	-100,000	-	-
Other Investments	557	537	20	540	17
Deferred Assets	42	135	-92	85	-42
Total Assets	672,409	860,054	-187,644	658,142	14,267
Liabilities					
Current Liabilities	752	771	-18	818	-66
Accrued Expenses	653	649	4	634	19
Reserve for Employees' Bonus	43	38	4	43	0
Other Current Liabilities	55	83	-27	141	-85
Non-Current Liabilities	104,070	304,178	-200,107	104,157	-86
Bonds	103,300	203,300	-100,000	103,300	-
Convertible Bonds	231	456	-225	381	-150
Long-term Borrowed Money	-	100,000	-100,000	-	-
Reserve for Employee Retirement Benefits	429	355	73	386	42
Reserve for Expenses Related to EXPO 2005 Japan	110	66	43	89	20
Total Liabilities	104,823	304,950	-200,126	104,976	-152
Stockholders' Equity					
Capital Stock	261,579	261,467	112	261,504	75
Capital Surplus	244,989	244,873	115	244,913	75
Capital Surplus Reserve	244,982	244,869	112	244,907	75
Other Capital Surplus	7	3	3	6	0
Retained Earnings	61,955	49,225	12,729	47,500	14,454
Unappropriated Earned Surplus	61,955	49,225	12,729	47,500	14,454
Treasury stocks	-938	-461	-476	-752	-185
Total Stockholders' Equity	567,585	555,104	12,481	553,165	14,419
Total Liabilities and Stockholders' Equity	672,409	860,054	-187,644	658,142	14,267

⟨note⟩ Amounts less than one million yen are omitted.

Non-consolidated Statements of Income

(Yen in Millions)

	1st Half '05(A)	1st Half '04(B)	(A)-(B)	'04			
Operating Income	24,626	45,446	-20,819	48,976			
Interest and Dividends on Securities in Subsidiaries	23,527	44,398	-20,870	46,946			
Fees and Commissions Received from Subsidiaries	1,099	1,047	51	2,029			
Operating Expenses	2,687	5,578	-2,891	10,682			
Interest Expenses	1,745	4,713	-2,968	8,997			
General and Administrative Expenses	941	865	76	1,685			
Operating Profits	21,939	39,867	-17,927	38,293			
Non-Operating Income	113	14	98	24			
Non-Operating Expenses	186	181	4	320			
Ordinary Profits	21,867	39,700	-17,833	37,997			
Income Before Income Taxes	21,867	39,700	-17,833	37,997			
Provision for Income Taxes	14	1	12	3			
Deferred Income Taxes	62	20	42	40			
Net Income	21,790	39,678	-17,888	37,953			
Unappropriated Profits at the Beginning of the Term	40,165	9,547	30,617	9,547			
Unappropriated Profits at the End of the Term	61,955	49,225	12,729	47,500			

(note) Amounts less than one million yen are omitted.

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CFFICE OF INTERMATIONAL COMPORATE FINANCIES

Financial Highlights for 1H.FY3/06

November 24, 2005

Mitsui Trust Holdings, Inc.

The Point of Explanation

I Summary of Business Results for 1H.FY3/06

1. Profit and Loss

(1) Mitsui Trust Holdings, Non-consolidated

[Non-consolidated]	ı
ELLON DOUGOUGUEGA	

(Unit: yen billion)

	No	1H.FY3/06		1H.FY3/05	
	No.	ensia di A	Change	IH.F 13/03	
Ordinary income	1	24.7	(20.7)	45.4	
Recurring profit	2	21.8	(17.8)	39.7	
Net income	3	21.7	(17.8)	39.6	

(2) Mitsui Trust Holdings, Consolidated

[Consolidated]

(Unit: yen billion)

	No.	1H.FY3/06		1H.FY3/05
	NO.		Change	10.0100
Ordinary income	4	223.7	(20.6)	244.4
Recurring profit	5	67.6	(8.7)	76.4
Net income	6	58.6	23.3	35.3

Subsidiaries and affiliates

(Unit: No. of company)

	No.	Half-9/2005		End-3/2005
	NO.		Change	Elia-3/2003
Number of consolidated subsidiaries	7	27	-	27
No. of affiliates accounted for by the equity method	8	3	-	3

(3) Combined Totals of The Chuo Mitsui Trust and Banking [CMTB] and Mitsui Asset Trust and Banking [MATB]

[CMTB+MATB, Non-consolidated]

(Unit: ven billion)

[CMTB+MATB, Non-consolidated] (Uni						
	No.	1H.FY3/06		1H.FY3/05		
	NO.		Change	111.5 1 3/03		
Gross operating profit	1	129.6	(10.6)	140.2		
[Gross operating profit (after trust a/c (1-6) credit costs)]	2	[128.1]	[(3.2)]	[131.3		
Trust fees	3	37.5	(12.0)	49.6		
Trust fees (before trust a/c credit costs)	4	39.0	(19.4)	58.5		
Fees on Loan Trusts and JODMTs*, before trust a/c credit costs	5	16.0	(17.2)	33.2		
Trust a/c credit costs (minus)	6	1.5	(7.4)	8.9		
Net interest income	7	52.1	1.6	50.5		
Domestic	8	45.6	4.9	40.6		
International	9	6.5	(3.3)	9.8		
Net fees and commissions	10	36.5	9.0	27.4		
Net trading profit	11	2.3	(2.0)	4.3		
Net other operating profit	12	(0.4)	0.1	(0.6		
Net bond related profit	13	(6.4)	4.8	(11.2		
Operating expenses (minus)	14	49.6	(8.1)	57.7		
Personnel related (minus)	15	17.2	(6.4)	23.7		
Non-personnel related (minus)	16	29.9	(1.2)	31.1		
Business taxes (minus)	17	2.4	(0.4)	2.9		
Pre-provision profit (1-14)	18	80.0	(2.4)	82.5		
[Excluding net bond related profit] (18-13)	19	(86.4)	(7.3)	(93.7		
Transfer to the general reserve (minus)	20	(7.9)	(7.9)	0.0		
Net operating profit before trust a/c credit costs (18-20)	21	87.9	5.4	82.5		
Net operating profit (18-20-6)	22	86.4	12.9	73.5		
Net other profit	23	(22.9)	(21.2)	(1.7		
Net stock related profit	24	9.9	(8.9)	18.8		
Banking a/c credit costs (minus)	25	29.4	15.2	14.1		
Recurring profit	26	63.4	(8.3)	71.8		
Extraordinary profit	27	0.3	2.4	(2.0		
Net transfer from reserve for possible [Note]	28	0.0	(1.4)	1.4		
Net income before income taxes	29	63.8	(5.9)	69.7		
Current income taxes (minus)	30	3.8	3.1	0.7		
Deferred income taxes (minus)	31	0.0	(33.8)	33.8		
Net income	32	59.8	24.7	35.1		

^{*}JODMTs: Jointly Operated Designated Money Trusts

[Note] Net of transfer from general reserve, transfer to reserve for specific loan losses, and transfer to reserve for restructuring countries is posted as extraordinary profit

Credit costs	(minus)	(6+20+25-28)	33		22.9	1,2	21.7
Ordan costs	(11111100)	(0 20 20 20)		14 1	22,0	1.2	41.7

\ll Reference \gg

[CMTB] [MATB]

(Unit: yen billion)

		СМТ	B, Non-consolida	ted	MAT	B, Non-consolida	ted	
	No.	1H.FY3/06		1H.FY3/05	1H.FY3/06		1H EV3/05	
			Change	IB.F13/03		Change	1H.FY3/05	
Gross operating profit	1	112.4	(11.6)	124.1	17.1	1.0	16.	
[Gross operating profit after trust a/c (1-6) credit costs]	2	(110.9)	(4.2)	(115.1)	(17.1)	(1.0)	(16.	
Trust fees	3	17.8	(10.3)	28.1	19.7	(1.7)	21.	
Trust fees (Before trust a/c credit costs)	4	19.3	(17.7)	37.1	19.7	(1.7)	21.	
Fees on Loan Trusts and JODMTs*, before trust a/c credit costs	5	16.0	(17.2)	33.2	0.0	0.0	0.	
Trust a/c credit costs (minus)	6	1.5	(7.4)	8.9	0.0	0.0	0.	
Net interest income	7	52.1	1.6	50.5	(0.0)	(0.0)	0	
Domestic	8	45.6	4.9	40.6	(0.0)	(0.0)	0	
International	9	6.5	(3.3)	9.8	0.0	0.0	0.	
Net fees and commissions	10	39.0	6.3	32.7	(2.5)	2.7	(5	
Net trading profit	11	2.3	(2.0)	4.3	0.0	0.0	0	
Net other operating profit	12	(0.4)	0.1	(0.6)	0.0	0.0	0	
Net bond related profit	13	(6.4)	4.8	(11.2)	0.0	0.0	0	
Operating expenses (minus)	14	43.0	(6.5)	49.6	6.5	(1.5)	8	
Personnel related (minus)	15	14.8	(5.4)	20.3	2.3	(1.0)	3	
Non-personnel related (minus)	16	25.8	(0.6)	26.4	4.1	(0.5)	4	
Business taxes (minus)	17	2.3	(0.4)	2.8	0.0	0.0	0	
Pre-provision profit (1 -14)	18	69.4	(5.1)	74.5	10.5	2.6	7	
[Excluding net bond related profit] (18-13)	19	[75.8]	[(9.9)]	[85.7]	[10.5]	[2.6]	[7	
Transfer to the general reserve (minus)	20	(7.9)	(7.9)	0.0	0.0	0.0	0	
Net operating profit before trust a/c credit costs (18-20)	21	77.3	2.8	74.5	10.5	2.6	7	
Net operating profit (18-20-6)	22	75.8	10.2	65.5	10.5	2.6	(7	
Net other profit	23	(21.9)	(20.6)	(1.2)	(1.0)	(0.5)	(0	
Net stock related profit	24	9.9	(8.9)	18.8	0.0	0.0	0	
Banking a/c credit costs (minus)	25	29.4	15.2	14.1	. 0.0	0.0	0	
Recurring profit	26	53.9	(10.3)	64.2	9.5	2.0	7	
Extraordinary profit	27	0.3	3.1	(2.8)	(0.0)	(0.7)	0	
Net transfer from reserve for possible [Note]	28	0.0	(1.4)	1.4	0.0	0.0	0	
Net income before income taxes	29	54.2	(7.1)	61.4	9.5	1.2	8	
Current income taxes (minus)	30	0.1	(0.1)	0.2	3.6	3.2	0	
Deferred income taxes (minus)	31	0.0	(31.0)	31.0	0.0	(2.8)	2	
Net income	32	54.0	23.9	30.1	5.8	0.8	5.	

*JODMTs: Jointly Operated Designated Money Trusts

[Note] Net of transfer from general reserve, transfer to reserve for specific loan losses, and transfer to reserve for restructuring countries is posted as extraordinary profit.

Credit costs	(minus)	(6+20+25-28)	33	22.9	1.2	21.7	(0.0)	(0.0)	(0.0)

2. Capital Adequacy Ratio

(1) Mitsui Trust Holdings, Consolidated

(1) Miliour Frank Frankings, Compondation

[Consolidated]					(Unit:	yen billion, %)
	No.	Half-9/2005			End-3/2005	Half-9/2004
	NO.		6 months chg.	YoY		
Total capital	1	1,015.4	51.4	65.3	964.0	950.1
Tier1	2	697.0	61.3	103.3	635.6	593.6
Risk Adjusted Assets	3	9,218.6	(101.8)	(249.4)	9,320.5	9,468.0
Capital adquacy ratio	4	11.01	0.67	0.98	10.34	10.03
Tier1 ratio	5	7.56	0.74	1.29	6.82	6.27
Net deferred tax assets*	6	208.8	(14.3)	(34.0)	223.2	242.9
Ratio (6÷2)	7	29.9	(5.1)	(10.9)	35.1	40.9

^{*}Deferred tax assets - deferred tax liabilities

(2) CMTB, Non-consolidated

(Unit: yen billion, %)

		l Na	Half-9/2005			End-3/2005	11-15 0/2004
		No.	6 months chg.	YoY	Eng-3/2005	Half-9/2004	
Tot	al capital	8	956.5	44.7	66.8	911.7	889.7
	Tier1	9	639.3	54.9	104.6	584.4	534.6
Ris	k Adjusted Assets	10	9,254.6	(48.0)	(180.9)	9,302.7	9,435.5
Car	pital adequacy ratio	11	10.33	0.53	0.91	9.80	9.42
	Tier1 ratio	12	6.90	0.62	1.24	6.28	5.66

(3) MATB, Non-consolidated

(Unit: yen billion, %)

	No.	Half-9/2005			End-3/2005	Half-9/2004
	140.	-	6 months chg.	YoY	E110-3/2003	пан-9/2004
Total capital	13	39.0	5.8	1.0	33.2	38.0
Tier1	14	39.0	5.8	1.0	33.2	38.0
Risk Adjusted Assets	15	35.7	2.0	(5.7)	33.7	41.5
Capital adequacy ratio	16	109.21	10.64	17.63	98.57	91.58
Tier1 ratio	17	109.19	10.65	17.63	98.54	91.56

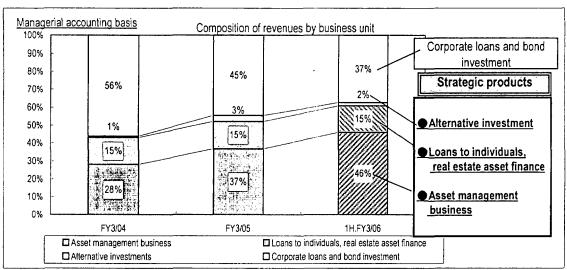
II Actions toward Management Objectives

[Enhancement of Profitability]

1. Enlargement of revenues

- ~Recomposition of Revenue Structure~
- → Enhance profitability by raising the contribution of strategic products, such as asset management businesses, loans to individuals, real estate asset finance and alternative investments.

Composition of revenues by business unit [CMTB+MATB]



(1) Enhancement of asset management business

①Investment trust and annuity insurance sales [CMTB]

→ Posted record high sales fees of yen17.2bn (up 2.7bn from original outlook) by enhancing sales of investment trust and annuity insurance products

		_	(Unit: yen billion)
	1H.FY3/05	1H.FY3/06	4.
	Actual	Actual	Change
Investment trust related fees	4.0	5.0	1.0
Annuity insurance related fees	8.3	12.1	3.7
Total	12.4	17.2	4.8
Investment trust sales amount (*)	135.4	160.1	24.7
Annuity insurance sales amount	152.8	217.9	65.1
Total	288.2	378.0	89.8

^(*) Excluding MMF

②Real estate business related fees [CMTB]

→ Posted record high fee income of yen13bn (up 2bn from original outlook) by capturing needs of corporate restructuring and real estate funds

P	T		(Onit: yen billion)
	1H.FY3/05	1H.FY3/06	
	Actual	Actual	Change
Real estate business related fees (*)	11.2	13.0	1.8

^(*) Trust fees and net fees and commissions related to real estate business

(2) Loans to individuals, Real estate asset finance

①Loans to individuals 【CMTB】

→ Posted record high origination of housing loans for half-year of yen365.9bn (up 65.8bn YoY) by continued effort to enhance housing loan sales

	(U	Init:	yen	bill	ion
--	----	-------	-----	------	-----

	_		(Other your billion)
	1H.FY3/05	1H.FY3/06	
	Actual	Actual	Change
Housing loan origination	300.1	365.9	65.8

(*) Loan approval basis

	End-3/2005	Half-9/2005	
			Change
Loans to individuals (*1)	2,921.5	3,035.1	113.6
Balance of housing loans	2,348.1	2,500.5	152.4

^(*) Balance before housing loans securitization.

②Real estate asset finance [CMTB]

→ Conversion of business model to fee-oriented business utilizing securitization methods, by taking advantage of position as leading player in real estate asset finance

[Securitization of real estate asset finance in 1H.FY3/06: yen90.5bn]

(Unit: yen billion)

	End-3/2005	Half-9/2005	
		1 2	Change
Balance of real estate asset finance (*)	968.8	870.3	(98.5)

^(*) Balance after real estate asset finance securitization

(3) Alternative investment [CMTB]

→ Pursue profit while controlling risks by diversification of investment, such as securitization products, foreign investment trusts, real state equities and private equities

			(Unit: yen billion)
	1H.FY3/05	1H.FY3/06	
	Actual	Actual	Change
Returns	3.2	8.4	5.2
End balance	арргох. 610.0	approx. 730.0	approx. 120.0
Average balance	approx. 470.0	approx. 700.0	approx. 230.0

(4) New Businesses

M&A - turnaround management related finance

→ Pursue the corporate needs of M&A and turnaround related finance thorough leveraged loans and DIP finance.

Small business loans

→ Chuo Mitsui Trust and Chuo Mitsui Finance Service started full-scale operation of small business lending in 1H. FY3/06.

Securities brokerage business

→ As a measure to broaden our product line-up, started sales of foreign bonds to individual customers, as the trend of individual financial asset shifts from savings to investment (October, 2005)

Reverse mortgage

→ Started reverse mortgage in March 2005, loan to support living expenses of post-retirement years, by taking home as collateral Several Improvements made to our products to meet the individual customers' needs in November 2005.

Private Banking

→ Newly opened exclusive room for private banking, where individual customers can consult on asset management, inheritance and other services in November 2005

2. Operating expenses

- ~Thorough Low Cost Operations~
- → Continue to promote low cost operation to maintain top tier efficiency

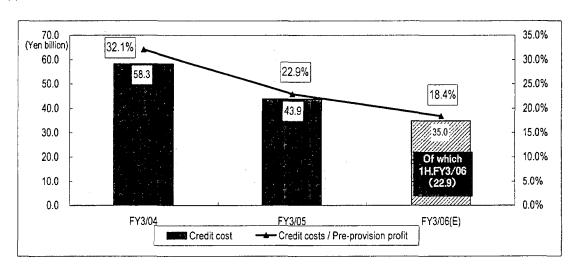
[CMTB+MATB]			(Unit: yen billion)
	1H.FY3/05	1H.FY3/06	
	Actual	Actual	Change
Operating expenses	57.7	49.6	(8.1)
Personnel expenses	23.7	17.2	(6.4)
Non-personnel expenses	31.1	29.9	(1.2)
Taxes	2.9	2.4	(0.4)
Overhead ratio(*)	41.1%	38.2%	(2.9)%

^(*) Over head ratio: operating expenses / gross operating profit

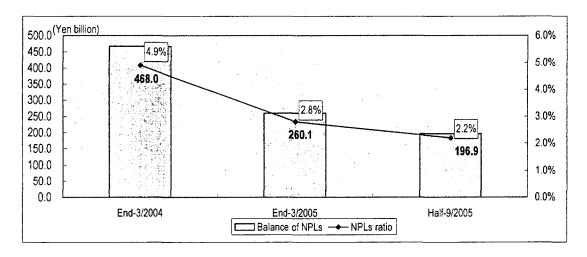
[Strengthen Financial Base]

4. Disposal of Non-performing Assets

(1) Credit Costs

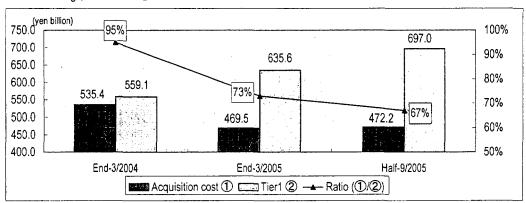


(2) Balance of Non-performing Assets based on the Financial Revitalization Law and NPLs Ratio



4. Reduction of the Stock Portfolio

[Mitsui Trust Holdings, Consolidated]



III Outlook for FY3/06

(1) Mitsui Trust Holdings, Non-consolidated

[Non-consolidated]

(Unit: Yen billion)

		EY3/06			FY3/05
	No.	1H.FY3/06 Actual	Outlook	Chg. From FY3/05	Actual
Ordinary income	1	24.7	25.0	(24.0)	49.0
Recurring profit	2	21.8	20.0	(17.9)	37.9
Net income	3	21.7	20.0	(17.9)	37.9
Dividends per share: common stocks	4	-	4 yen 00 sen	1 yen 50 sen	2 yen 50 sen
Dividends per share: Class I preferred stocks	5	-	40 yen 00 sen	-	40 yen 00 sen
Dividends per share: Class II preferred stocks	6		14. yen 40 sen		14 yen 40 sen
Dividends per share: Class III preferred stocks	7	_	20 yen 00 sen	_	20 yen 00 sen

(2) Mitsui Trust Holdings, Consolidated

[Consolidated]

(Unit: Yen billion)

		FY3/06			FY3/05
	No.	1H.FY3/06 Actual	Outlook	Chg. From FY3/05	Actual
Ordinary income	8	223.7	460.0	(50.9)	510.9
Recurring profit	9	67.6	140.0	(17.4)	157.4
Net income	10	58.6	120.0	26.0	94.0

(3) Combined totals of The Chuo Mitsui T/B and Mitsui Asset T/B

[CMTB+MATB]

(Unit: Yen billion)

			FY3/06			
	No.	1H.FY3/06 Actual	Outlook	Chg. From FY3/05	Actual	
Pre-provision profit	11	80.0	190.0	(1.1)	191.1	
Net operating profit	12	86.4	184.0	12.1	196.1	
Recurring profit	13	63.4	130.0	19.9	149.9	
Net income	14	59.8	120.0	27.9	92.1	
Credit costs (minus)	15	22.9	35.0	(8.9)	43.9	

<<Reference>> Financial Statements of Subsidiary Banks

Highlights of Financial Results For 1H.FY3/06

CMTB][MATB]							((Jnit: yen million)
		CMTB (Non-	-consolidated)			MATB (Non-	-consolidated)	
	1H.FY3/06(A)	Ť	1H.FY3/05(B)	FY3/05	1H.FY3/06(A)		1H.FY3/05(B)	FY3/05(C)
		Change (A)-(B)	(B)	(C)	(D)	Change (D)-(E)	(E)	(F)
Ordinary Income	172,542	(22,865)	195,408	411,990	23,302	(173)	23,476	46,422
Ordinary Profit	53,903	(10,377)	64,280	133,020	9,573	2,046	7,527	16,930
Net Income	54,078	23,926	30,151	82,022	5,818	806	5,011	10,143
Number of Common Shares Issued (thousand share)	1,245,470	204	1,245,265	1,245,333	600	0	600	600
Common Shares Outstanding (thousand share)	1,245,334	77	1,245,256	1,245,261	600	0	600	600
Net Income per Common Share (yen)	43.43	19.22	24.21	61.63	9,696.72	1,344.85	8,351.87	16,905.23
Total Assets	12,541,897	(111,513)	12,653,411	12,794,515	162,789	(10,883)	173,673	185,546
Net Capital	699,196	179,271	519,924	617,864	39,065	1,049	38,016	43,147
Net Capital Ratio	5.5%	1.4%	4.1%	4.8%	23.9%	2.1%	21.8%	23.2%
Net Capital per Common Share (yen)	214.33	143.93	70.41	144.81	65,109.51	1,749.30	63,360.20	71,911.73

(Notes) Formulas for Computing ratio are as follows

Net income per common share

Net income - Total dividends on preferred stock

Average number of common stock during the period **

Shareholders' equity per common share

Shareholders' equity at end of period - Deduction from shareholders' equity***

Number of common stock at end of period**

excluding treasury stock

** number of preferred stock × issue price + total dividends on preferred stock

Fnancial Statements of The Chuo Mitsui Trust and Banking

Consolidated Balance Sheets (Banking Account)

[CMTB Consolidated] (Unit: yen million)

		0,000			Change
	1H.FY3/06(A)	1H.FY3/05(B)	Change	FY3/05(C)	Change
Annaha			(A)-(B)		(A)-(C)
Assets Cash and Due from Banks	274 264	240.207	24.002	450 564	(01 003
Cash and Due north Banks Call Loans and Bills Bought	371,361	340,297	31,063	452,564	(81,203
•	30,524	4,041	26,483	12,010	18,513
Receivables under Resale Agreements	20,899	900	19,999	900	19,999
Receivables under Securities Borrowing Transactions	168,738	207,403	(38,665)	53,750	114,988
Monetary Claims Bought	114,068	104,664	9,404	116,341	(2,273
Trading Assets	22,352	27,073	(4,720)	29,249	(6,896
Money Held in Trust	12,526	12,176	349	11,785	740
Investment Securities	3,711,391	3,769,053	(57,661)	3,905,010	(193,619
Loans and Bills Discounted	7,110,065	7,187,405	(77,340)	7,194,583	(84,518
Foreign Exchanges	878	917	(39)	1,881	(1,002
Other Assets	326,318	326,969	(650)	326,462	(144
Premises and Equipment	217,219	226,533	(9,314)	219,173	(1,954
Deferred Tax Assets	221,870	244,637	(22,766)	232,958	(11,087
Goodwill	9,037	0	9,037	9,109	(72
Customers' Liabilities for Acceptances and Guarantees	894,732	553,256	341,475	771,790	122,941
Reserve for Possible Loan Losses	(70,510)	(83,457)	12,947	(66,190)	(4,320
Total Assets	13,161,473	12,921,871	239,601	13,271,381	(109,908
Liabilities					
Deposits	8,882,109	8,892,838	(10,729)	8,732,125	149,983
Negotiable Certificates of Deposit	258,140	170,230	87,910	222,010	36,130
Call Money and Bills Sold	143,607	97,857	45,749	245,731	(102,123
Payables under Repurchase Agreements	10,792	0	10,792	49,999	(39,207
Payables under Securities Lending Transactions	602,303	794,772	(192,468)	875,826	(273,522
Trading Liabilities	4,054	6,541	(2,487)	8,226	(4,172
Borrowed Money	163,403	274,071	(110,667)	172,072	(8,669
Foreign Exchanges	3	7	(3)	36	(33)
Bonds and Notes	209,820	138,541	71,279	199,675	10,145
Convertible Bonds and Notes	462	912	(450)	762	(300)
Payable to Trust Account	1,118,945	1,286,976	(168,030)	1,237,214	(118,268
Other Liabilities	137,649	176,097	(38,447)	111,207	26,441
Reserve for Employees' Bonus	2,746	2,563	183	2,729	16
Reserve for Employee Retirement Benefits	1,238	665	573	1,181	57
Deferred Tax Liabilities	16,058	6,177	9,880	12,914	3,143
Goodwill	0	1,228	(1,228)	0	. 0
Acceptances and Guarantees	894,732	553,256	341,475	771,790	122,941
Total Liabilities	12,446,067	12,402,736	43,330	12,643,504	(197,437
Minority Interest		1_,10_,100		,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Minority Interest	2,469	1,247	1,222	2,030	438
Stockholders' Equity	=,,,,,	-,,,			
Capital Stock	356,381	356,269	112	356,306	75
Capital Surplus	105,696	105,583	112	105,621	. 75
Retained Earnings	146,631	49,840	96,790	105,745	40,885
Revaluation Reserve for Land, Net of Taxes	(15,523)	(14,762)	(760)	(14,810)	(713)
Net Unrealized Gains on Securities Available for Sale, Net of Taxes	120,416	21,605	98,810	73,592	46,824
Foreign Currency Translation Adjustments	(666)	(649)	(16)	(610)	(56
Total Stockholders' Equity	712,936	517,887	195,048	625,846	87,089
	7 12,000	317,001	133,040	023,040	07,003
Total Liabilities , Minority Interest in Consolidated	13,161,473	12,921,871	239,601	13,271,381	(109,908)
Subsidiaries and Stockholders' Equity	1984 A. T. 1984 A.				

<Note>Amounts less than one million yen are omitted.

Consolidated Statements of Income

[CMTB Consolidated]

(Unit: yen million)

CMTB Consolidated]			_	(Unit: yen million
	1Ĥ.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)
Ordinary Income	203,184	223,761	(20,576)	470,133
Trust Fees	17,827	28,173	(10,345)	48,148
Interest Income	72,871	73,950	(1,078)	159,941
Interest on Loans and Bills Discounted	43,455	51,108	(7,652)	103,123
Interest and Dividends on Investment Securities	24,998	21,819	3,178	53,553
Fees and Commissions Received	56,856	47,143	9,713	97,820
Trading Revenue	2,336	4,853	(2,517)	7,793
Other Operating Income	10,832	21,630	(10,797)	74,841
Other Income	42,459	48,011	(5,552)	81,589
Ordinary Expenses	145,493	155,137	(9,644)	330,204
Interest Expenses	22,974	23,605	(631)	46,519
Interest on Deposits	8,715	10,467	(1,752)	19,725
Fees and Commissions Paid	2,461	2,543	(82)	5,159
Trading Expenses	0	465	(465)	737
Other Operating Expenses	10,916	22,160	(11,244)	56,369
General and Administrative Expenses	58,258	56,544	1,714	114,312
Other Expenses	50,882	49,818	1,063	107,105
Ordinary Profits	57,691	68,623	(10,932)	139,929
Extraordinary Profits	1,317	1,126	191	1,744
Extraordinary Losses	1,074	4,846	(3,772)	9,300
Income before Income Taxes	57,934	64,902	(6,968)	132,374
Provision for Income Taxes	1,756	2,417	(661)	2,582
Deferred Income Taxes	540	28,943	(28,403)	40,308
Minority Interests in Net Income	460	1,028	(567)	1,111
Net Income	55,176	32,513	22,663	88,370

<note> Amounts less than one million yen are omitted.

Consolidated Statements of Capital Surplus and Retained Earnings (Banking Account)

[CMTB Consolidated] (Unit: yen million)

CIVIT D CONSONUATEO				(Offic. year riminor)
	1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)
Capital Surplus:				
Capital Surplus at Beginning of the Period	105,621	105,578	42	105,578
Increase of Capital Surplus	.75	5	70	42
Conversion of Bonds with Warrants	75	5	70	42
Capital Surplus at End of the Period	105,696	105,583	112	105,621
Retained Earnings:				
Retained Earnings at Beginning of the Period	105,745	52,303	53,442	52,303
Increase of Retained Earnings	55,889	32,539	23,349	88,444
Net Income	55,176	32,513	22,663	88,370
Transfer from Land Revaluation Reserve	713	26	686	74
Decrease of Retained Earnings	15,004	35,002	(19,998)	35,002
Dividend declared	15,004	35,002	(19,998)	35,002
Retained Earnings at End of the Period	146,631	49,840	96,790	105,745

<Note>Amounts less than one million yen are omitted.

Non-Consolidated Balance Sheets (Banking Account)

[CMTB Non-consolidated] (Unit: yen million)

CMTB Non-consolidated]					(Unit: yen millio
	1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)	Change (A)-(C)
Assets					
Cash and Due from Banks	366,916	339,423	27,492	449,908	(82,99
Call Loans	30,000	0	30,000	11,388	18,61
Receivables under Resale Agreements	19,999	0	19,999	0	19,99
Receivables under Securities Borrowing Transactions	168,738	207,403	(38,665)	53,750	114,98
Monetary Claims Bought	101,634	96,396	5,238	105,234	(3,599
Trading Assets	22,359	27,087	(4,728)	29,260	(6,90
Money Held in Trust	6,582	6,434	148	6,273	30
Investment Securities	3,802,267	3,862,417	(60,149)	4,006,090	(203,82
Loans and Bills Discounted	7,136,359	7,224,129	(87,769)	7,228,883	(92,52
Foreign Exchanges	878	917	(39)	1,881	(1,00
Other Assets	301,047	300,833	214	301,135	(8)
Premises and Equipment	124,247	132,867	(8,619)	127,138	(2,89
Deferred Tax Assets	215,550	237,900	(22,350)	225,900	(10,35
Customers' Liabilities for Acceptances and Guarantees	308,576	293,581	14,994	303,565	5,01
Reserve for Possible Loan Losses	(63,261)	(75,980)	12,719	(55,893)	(7,36
Total Assets	12,541,897	12,653,411	(111,513)	12,794,515	(252,61
Liabilities		,,	(,,		(,-
Deposits	8,941,146	8,941,407	(260)	8,797,194	143,95
Negotiable Certificates of Deposit	258,140	170,230	87,910	222,010	36,13
Call Money	93,607	97,857	(4,250)	245,731	(152,12
Payables under Repurchase Agreements	10,792	0	10,792	49,999	(39,20
Payables under Securities Lending Transactions	602,303	794,772	(192,468)	875,826	(273,52
Bills Sold	50,000	0	50,000	0	50,00
Trading Liabilities	4,054	6,541	(2,487)	8,226	(4,17
Borrowed Money	161,844	276,182	(114,337)	175,836	(13,99
Foreign Exchanges	3	7	(3)	36	(3
Bonds and Notes	187,311	116,100	71,211	177,347	9,96
Convertible Bonds and Notes	231	456	(225)	381	(15
Payable to Trust Account	1,118,945	1,286,976	(168,030)	1,237,214	(118,26
Other Liabilities	103,789	147,403	(43,614)	81,304	22,48
Reserve for Employees' Bonus	1,953	1,970	(17)	1,977	(2
Acceptances and Guarantees	308,576	293,581	14,994	303,565	5,01
Total Liabilities	11,842,701	12,133,486	(290,785)	12,176,651	(333,95
Shareholders' Equity					<u> </u>
Capital Stock	356,381	356,269	112	356,306	7
Capital Surplus	105,696	105,583	112	105,621	7
Capital Surplus Reserve	105,696	105,583	112	105,621	7
Retained Earnings	177,289	85,583	91,706	137,502	39,78
Earned Surplus Reserve	10,002	7,001	3,001	7,001	3,00
Unappropriated Earned Surplus	167,287	78,582	88,705	130,501	36,78
Net Income	54,078	30,151	23,926	82,022	(27,94
Revaluation Reserve for land , Net of Taxes	(15,523)	(14,762)	(760)	(14,810)	(71
Net Unrealized Gains on Securities Available for Sale, Net of Taxes	75,351	(12,749)	88,101	33,244	42,10
Total Shareholders' Equity	699,196	519,924	179,271	617,864	81,33
Total Liabilities and Shareholders' Equity	12,541,897	12,653,411	(111,513)	12,794,515	(252,61

<note> Amounts less than one million yen are omitted.

(Unit: yen million)

Non-Consolidated Statements of Income (Banking Account)

[CMTB Non-consolidated]

	1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)
Ordinary Income	172,542	195,408	(22,865)	411,990
Trust Fees	17,827	28,173	(10,345)	48,148
Interest Income	75,049	74,003	1,045	158,638
Interest on Loans and Bills Discounted	43,134	51,036	(7,902)	102,846
Interest and Dividends on Investment Securities	27,501	21,916	5,585	52,546
Fees and Commissions Received	. 47,443	41,259	6,184	85,221
Trading Revenue	2,336	4,858	(2,521)	7,800
Other Operating Income	10,439	21,493	(11,053)	74,479
Other Income	19,446	25,619	(6,173)	37,701
Ordinary Expenses	118,639	131,127	(12,487)	278,969
Interest Expenses	22,893	23,521	(627)	46,379
Interest on Deposits	8,790	10,518	(1,728)	19,864
Fees and Commissions Paid	8,351	8,482	(131)	16,859
Trading Expenses	0.	465	(465)	737
Other Operating Expenses	10,916	22,154	(11,238)	56,362
General and Administrative Expenses	48,076	49,603	(1,526)	99,325
Other Expenses	28,401	26,899	1,501	59,304
Ordinary Profits	53,903	64,280	(10,377)	133,020
Extraordinary Profits	1,302	1,978	(676)	1,732
Extraordinary Losses	943	4,818	(3,874)	9,243
Income before Income Taxes	54,261	61,440	(7,179)	125,509
Provision for Income Taxes	183	289	(106)	487
Deferred income Taxes	0	31,000	(31,000)	43,000
Net Income	54,078	30,151	23,926	82,022
Unappropriated Profits at the Beginning of the Term	112,495	48,404	64,091	48,404
Transfer from Land Revaluation Reserve	713	26	686	74
Unappropriated Profits at the End of the Term	167,287	78,582	88,705	130,501

<note> Amounts less than one million yen are omitted.

Balance Sheets (Trust Account — Unaudited)

(Unit: yen million) [CMTB Non-consolidated] Change Change 1H.FY3/06(A) 1H.FY3/05(B) FY3/05(C) (A)-(B) (A)-(C) Loans and Bills Discounted 1,378,857 1,651,407 (272,550)1,502,177 (123,319) Securities 73,660 88,520 (14,859)84,760 (11,100)4,693 Beneficiary Rights 5,180. 579 4,600 486 (2) Securities Held in Custody Accounts 264 266 (2) 266 Money Claims 67,404 84,049 (16,644)75,713 (8,308)497,305 Premises and Equipment 2,995,457 2,144,772 850,684 2,498,151 660 1,110 Surface Right 1,771 660 1,110 2,354 1,685 2,223 Lease Rights 3,908 1,554 3,532 Other Claims 31,751 44,914 (13,162)28,219 Due from Banking Account 1,118,945 1,286,976 (168,030)1,237,214 (118, 268)Cash and Due from Banks 149,965 78,609 71,356 115,871 34,094 5,827,168 **Total Assets** 5,382,311 444,857 5,545,207 281,961 1,314,032 1,379,711 (65,679)Money Trusts 1,402,135 (88,103)Property Formation Benefit Trusts 18,389 18,304 85 18,801 (412)(178,384)Loan Trusts 1,214,115 1,571,004 (356,889)1,392,500 Money in Trust Other than Money Trust 410 433 (22)420 (9)273 (2) 272 (2) Securities in Trust 270 79,737 Money Claims in Trust 71,702 87,965 (16,263)(8,034)**Equipment Trusts** 131 (235)151 (20)Real Estate Trusts 82,713 85,803 (3,090)84,196 (1,482)General Trusts 3,125,403 2,216,025 909,377 2,589,416 535,986 **Total Liabilities** 5,827,168 5,382,311 444,857 5,545,207 281,961

<note> Amounts less than one million yen are omitted.

Balance of Important Accounts

[CMTB Non-consolidated]

(Unit: yen million)

[CMTB Non-consolidated]					(Onit. yen million)
	1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)	Change (A)-(C)
Total Funds	11,745,823	12,103,081	(357,257)	11,810,217	(64,393)
Deposits	8,941,146	8,941,407	(260)	8,797,194	143,952
Negotiable Certificates of Deposit	258,140	170,230	87,910	222,010	36,130
Money Trusts	1,314,032	1,402,135	(88,103)	1,379,711	(65,679)
Property Formation Benefit Trusts	18,389	18,304	85	18,801	(412)
Loan Trusts	1,214,115	1,571,004	(356,889)	1,392,500	(178,384)
Loans and Bills Discounted	8,515,216	8,875,536	(360,320)	8,731,060	(215,844)
Banking Account	7,136,359	7,224,129	(87,769)	7,228,883	(92,524)
Trust Account	1,378,857	1,651,407	(272,550)	1,502,177	(123,319)
Securities	3,875,928	3,950,937	(75,009)	4,090,851	(214,923)
Banking Account	3,802,267	3,862,417	(60,149)	4,006,090	(203,822)
Trust Account	73,660	88,520	(14,859)	84,760	(11,100)

<note> Amounts less than one million yen are omitted.

Financial Statements of Mitsui Asset Trust and Banking

Non-Consolidated Balance Sheets (Banking Account)

[MATB Non-consolidated]

(Unit: yen million)

MATE Non-consolidated	(Onit, year mino				
	1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)	Change (A)-(C)
Assets					
Cash and Due from Banks	52,152	44,816	7,335	58,054	(5,902)
Investment Securities	70,234	84,218	(13,984)	84,232	(13,998)
Other Assets	36,121	38,812	(2,690)	38,836	(2,714)
Premises and Equipment	1,617	1,840	(222)	1,687	(70)
Deferred Tax Assets	2,671	3,995	(1,323)	2,745	(73)
Reserve for Possible Loan Losses	(7)	(10)	2	(10)	3
Total Assets	162,789	173,673	(10,883)	185,546	(22,756)
Liabilities					
Deposits	123	151	(27)	117	6
Call Money	60,000	123,500	(63,500)	79,500	(19,500)
Borrowed Money	52,000	2,000	50,000	52,000	0
Payable to Trust Account	1,689	1,552	136	1,912	(222)
Other Liabilities	9,620	7,815	1,804	8,589	1,030
Reserve for Employees' Bonus	290	310	(19)	280	10
Reserve for Employee Retirement Benefits	0	327	(327)	0	0
Total Liabilities	123,723	135,656	(11,933)	142,399	(18,675)
Stockholders' Equity					
Capital Stock	11,000	11,000	0	11,000	0
Capital Surplus	21,246	21,246	0	21,246	0
Capital Surplus Reserve	21,246	21,246	0	21,246	0
Retained Earnings	6,823	5,773	1,050	10,905	(4,081)
Unappropriated Earned surplus	6,823	5,773	1,050	10,905	(4,081)
Net Income	5,818	5,011	806	10,143	(4,325)
Net Unrealized Gains on Securities Available for Sale, Net of Taxes	(4)	(3)	(0)	(4)	0
Total Stockholders' Equity	39,065	38,016	1,049	43,147	(4,081)
Total Liabilities and Stockholders' Equity	162,789	173,673	(10,883)	185,546	(22,756)

<note> Amounts less than one million yen are omitted.

Non-Consolidated Statements of Income (Banking Account)

[MATB Non-consolidated] (Unit: yen million)

WATE NOT-Consolidated [1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)
Ordinary Income	23,302	23,476	(173)	46,422
Trust Fees	19,728	21,431	(1,703)	41,039
Interest income	41	45	(4)	84
Interest and Dividends on Investment Securities	6	10	(4)	14
Fees and Commissions Received	3,395	1,902	1,493	5,032
Other Income	.137	96	40	266
Ordinary Expenses	13,729	15,949	(2,220)	29,492
Interest Expenses	42	44	(1)	90
Fees and Commissions Paid	5,952	7,202	(1,249)	13,202
General and Administrative Expenses	7,347	8,166	(819)	15,856
Other Expenses	386	535	(149)	342
Ordinary Profits	9,573	7,527	2,046	16,930
Extraordinary Profits	3	1,228	(1,225)	1,228
Extraordinary Losses	3.	445	(442)	890
Income before Income Taxes	9,572	8,310	1,262	17,268
Provision for Income Taxes	3,681	413	3,267	2,988
Deferred Income Taxes	73	2,885	(2,812)	4,136
Net Income	5,818	5,011	806	10,143
Unappropriated Profits at the Beginning of the Term	1,005	762	243	762
Unappropriated Profits at the End of the Term	6,823	5,773	1,050	10,905

<note> Amounts less than one million yen are omitted.

Balance Sheets (Trust Account — Unaudited)

[MATB Non-consolidated]

(Unit: ven million)

MATB Non-consolidated]		(Unit: yen million)			
	1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)	Change (A)-(C)
Securities	5,866,032	5,245,541	620,491	5,677,620	188,411
Beneficiary Rights	26,132,514	24,095,954	2,036,560	24,975,144	1,157,370
Money Claims	1,256,954	764,652	492,302	1,045,128	211,825
Other Claims	318	676	(358)	760	(442)
Due from Banking Account	1,689	1,552	136	1,912	(222)
Cash and Due from Banks	39,434	108,387	(68,953)	42,739	(3,305)
Total Assets	33,296,944	30,216,764	3,080,179	31,743,306	1,553,637
Money Trusts	14,985,864	13,884,815	1,101,049	14,629,907	355,957
Pension Trusts	5,922,576	6,395,632	(473,056)	5,999,513	(76,936)
Investment Trusts	7,174,268	5,305,863	1,868,405	6,115,693	1,058,574
Money in Trust Other than Money Trust	568,730	770,902	(202,172)	565,631	3,098
Securities in Trust	703,632	718,610	(14,977)	744,924	(41,291)
Money Claims in Trust	1,280,194	780,374	499,820	1,061,763	218,431
General Trusts	2,661,676	2,360,565	301,111	2,625,873	35,803
Total Liabilities	33,296,944	30,216,764	3,080,179	31,743,306	1,553,637

<note> Amounts less than one million yen are omitted.

Balance of Important Accounts

[MATB Non-consolidated]

(Unit: yen million)

	1H.FY3/06(A)	1H.FY3/05(B)	Change (A)-(B)	FY3/05(C)	Change (A)-(C)
Total Funds	20,908,564	20,280,599	627,965	20,629,537	279,027
Deposits	123	151	(27)	117	6
Money Trusts	14,985,864	13,884,815	1,101,049	14,629,907	355,957
Pension Trusts	5,922,576	6,395,632	(473,056)	5,999,513	(76,936)
Securities	5,936,266	5,329,759	606,507	5,761,853	174,413
Banking Account	70,234	84,218	(13,984)	84,232	(13,998)
Trust Account	5,866,032	5,245,541	620,491	5,677,620	188,411

<note> Amounts less than one million yen are omitted.